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DEC 17 2019

UNITED STATES DISTRICT COURT

for the

Northern District of Georgia

JAMES N. HATTEN, Clerk

By:  Deputy Clerk

RICHARD L FERGUSON JR

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

DIVERSIFIED CONSULTANTS INC

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names. Do not include addresses here.)

) Case No.

1:19-CV-5646

(to be filled in by the Clerk's Office)

) Jury Trial: (check one) Yes No

COMPLAINT FOR VIOLATION OF CIVIL RIGHTS

(Non-Prisoner Complaint)

NOTICE

Federal Rules of Civil Procedure 5.2 addresses the privacy and security concerns resulting from public access to electronic court files. Under this rule, papers filed with the court should *not* contain: an individual's full social security number or full birth date; the full name of a person known to be a minor; or a complete financial account number. A filing may include *only*: the last four digits of a social security number; the year of an individual's birth; a minor's initials; and the last four digits of a financial account number.

Except as noted in this form, plaintiff need not send exhibits, affidavits, grievance or witness statements, or any other materials to the Clerk's Office with this complaint.

In order for your complaint to be filed, it must be accompanied by the filing fee or an application to proceed in forma pauperis.

I. The Parties to This Complaint**A. The Plaintiff(s)**

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	RICHARD L FERGUSON JR		
Address	5275 CACTUS COVE LN		
	BUFORD	GA	30519
County	<i>City</i>	<i>State</i>	<i>Zip Code</i>
Telephone Number	GWINNETT		
E-Mail Address	7705684193		
	ferg2428@gmail.com		

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known) and check whether you are bringing this complaint against them in their individual capacity or official capacity, or both. Attach additional pages if needed.

Defendant No. 1

Name	DIVERSIFIED CONSULTANTS INC		
Job or Title (<i>if known</i>)			
Address	PO BOX 551268		
	JACKSONVILLE	FL	32255
County	<i>City</i>	<i>State</i>	<i>Zip Code</i>
Telephone Number	DUVAL		
E-Mail Address (<i>if known</i>)	866 857 7155		

Individual capacity Official capacity

Defendant No. 2

Name			
Job or Title (<i>if known</i>)			
Address			
	<i>City</i>	<i>State</i>	<i>Zip Code</i>
County			
Telephone Number			
E-Mail Address (<i>if known</i>)			

Individual capacity Official capacity

Defendant No. 3

Name	<hr/>		
Job or Title (<i>if known</i>)	<hr/>		
Address	<hr/>	<hr/>	<hr/>
	<i>City</i>	<i>State</i>	<i>Zip Code</i>
County	<hr/>		
Telephone Number	<hr/>		
E-Mail Address (<i>if known</i>)	<hr/>		
<input type="checkbox"/> Individual capacity <input type="checkbox"/> Official capacity			

Defendant No. 4

Name	<hr/>		
Job or Title (<i>if known</i>)	<hr/>		
Address	<hr/>	<hr/>	<hr/>
	<i>City</i>	<i>State</i>	<i>Zip Code</i>
County	<hr/>		
Telephone Number	<hr/>		
E-Mail Address (<i>if known</i>)	<hr/>		
<input type="checkbox"/> Individual capacity <input type="checkbox"/> Official capacity			

II. Basis for Jurisdiction

Under 42 U.S.C. § 1983, you may sue state or local officials for the “deprivation of any rights, privileges, or immunities secured by the Constitution and [federal laws].” Under *Bivens v. Six Unknown Named Agents of Federal Bureau of Narcotics*, 403 U.S. 388 (1971), you may sue federal officials for the violation of certain constitutional rights.

A. Are you bringing suit against (*check all that apply*):

Federal officials (a *Bivens* claim)
 State or local officials (a § 1983 claim)

B. Section 1983 allows claims alleging the “deprivation of any rights, privileges, or immunities secured by the Constitution and [federal laws].” 42 U.S.C. § 1983. If you are suing under section 1983, what federal constitutional or statutory right(s) do you claim is/are being violated by state or local officials?C. Plaintiffs suing under *Bivens* may only recover for the violation of certain constitutional rights. If you are suing under *Bivens*, what constitutional right(s) do you claim is/are being violated by federal officials?

D. Section 1983 allows defendants to be found liable only when they have acted “under color of any statute, ordinance, regulation, custom, or usage, of any State or Territory or the District of Columbia.” 42 U.S.C. § 1983. If you are suing under section 1983, explain how each defendant acted under color of state or local law. If you are suing under *Bivens*, explain how each defendant acted under color of federal law. Attach additional pages if needed.

III. Statement of Claim

State as briefly as possible the facts of your case. Describe how each defendant was personally involved in the alleged wrongful action, along with the dates and locations of all relevant events. You may wish to include further details such as the names of other persons involved in the events giving rise to your claims. Do not cite any cases or statutes. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

A. Where did the events giving rise to your claim(s) occur?

The claim is validated by extensive review of the credit report.

B. What date and approximate time did the events giving rise to your claim(s) occur?
December 5th 2019 between the hour of 11:35am - 11:46am

C. What are the facts underlying your claim(s)? (For example: What happened to you? Who did what? Was anyone else involved? Who else saw what happened?)
So I called diversified consultants to talk about the debt but there were many complications. Reported information was missing. They had conflicting and mis-represented information about me and the account. I also called the original creditor which was sprint about knowledge of the account and they had no idea. Upon further review it came to my attention that they lost the account which was variable stated. The account status says collection but was really charged off May 3rd. The lack of information was validated by Taylor Harris ID#:13341. Confirmation about the reaging of the account came from another agent by the name of DELPHINE ID: C1560. The defendant also violated section FDCPA SECTION 805(b). The defendant also willfully violated FDCPA Section 806. Defendant acted in a false, deceptive, misleading and unfair by causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number. Defendant acted in a false, deceptive, misleading and unfair manner by using unfair or unconscionable means to collect any debt. Defendant violated the FCRA. Defendants violations include, but are not limited to, violations of 15U.S.C. S681t(b)1681c.2(e),1681h(e),1681c,1681f(b) 1681c(a)(1),1681c-2,1681c-2(f)(3),1681c-2(h),1681c-2(h)(1)(A)

IV. Injuries

If you sustained injuries related to the events alleged above, describe your injuries and state what medical treatment, if any, you required and did or did not receive.

V. Relief

State briefly what you want the court to do for you. Make no legal arguments. Do not cite any cases or statutes. If requesting money damages, include the amounts of any actual damages and/or punitive damages claimed for the acts alleged. Explain the basis for these claims.

I would like a cash settlement of \$10,000 and also the immediate removal of the account off of my credit report.

VI. Certification and Closing

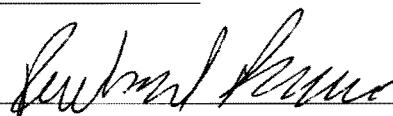
Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: 12/15/2019

Signature of Plaintiff



Printed Name of Plaintiff

RICHARD L FERGUSON JR**B. For Attorneys**

Date of signing: _____

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Address

City

State

Zip Code

Telephone Number

E-mail Address

